

P.O. BOX 9500
WILKES-BARRE, PA 18773-9500

DEE L SHISHIDO
31707 W. LAKE KETCHU
M ROAD
STANWOOD WA 98292-9709

DEE, your payment is seriously overdue – contact us so we can help bring your account current.

We still haven't received your Past Due Amount of \$225.27 that was due on 08/07/20. Failure to make your payments on your student loans can lead to serious consequences. Be sure to make your payment as soon as possible. See below for a breakdown of the loans in this payment.

Ways you can pay

Online: The fastest way to make a payment is by visiting Navient.com. With our mobile site, it's easy to pay on your smartphone, too.

By phone: Call us at 888-272-5543.

By mail: Send checks or money orders to Navient, P.O. Box 9533, Wilkes-Barre, PA 18773-9533. Make sure to include your statement or write your account number on the check or money order.

Avoid these consequences of default (To default means you failed to make your payments on your student loan as described to the terms of your promissory note)

- The loan will be transferred to the guarantor, who can report your default to all nationwide consumer reporting agencies.
- The guarantor may garnish your wages or offset your state and federal tax refunds and other payments made by the federal government to you. This means they can take your federal and state tax refunds or a portion of your disposable income.
- You may lose eligibility for additional federal student aid and repayment options such as Income-Driven Repayment (IDR) plans, deferment and forbearance.
- The guarantor can take other legal action against you.

Let us know if you can't make a payment

If making a payment now isn't an option for you, please read the enclosed document to learn more about repayment options or call us immediately to talk about your financial situation.

We may be able to reduce your Monthly Payments through an Income-Driven Repayment (IDR) plan or temporarily postpone your payments.

We're here to help

We know financial challenges can come up unexpectedly, and we want to help you get on track with your repayment schedule. If you have any questions, visit us online or give us a call.

Account number

[REDACTED]
691 - 1

Date

10/11/20

Manage your account online
[Navient.com](#)

Call us

888-272-5543

Monday – Thursday,

8 a.m. – 9 p.m.

Friday, 8 a.m. – 5 p.m. and

Saturday 8 a.m. – 12 p.m.

Eastern

Did you know? 9 times out of 10, when we speak to a struggling federal loan customer, we can help him or her get on an affordable plan and avoid default.

Para comunicarse en Español con 'Atención al Cliente',
llame gratis al (888) 272-5543, y marque el número correspondiente.

Exhibit 14
[REDACTED]



Important disclosure(s)

Debt collection attempt

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Credit bureau reporting

We may report information about your account to credit bureaus. Late payments, missed payments, or default on your account may be reflected in your credit report.

Student Loan Ombudsman

For Federal loans only: The Student Loan Ombudsman assists borrowers who have tried unsuccessfully to resolve a problem through customer service offices. You can write to the U.S. Department of Education, FSA Ombudsman, P.O. Box 1843, Monticello, KY 42633.

Electronic check conversion

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Disputed sums

Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Navient, P.O. Box 3800, Wilkes-Barre, PA 18773-3800, with a description of the alleged dispute and the remedy sought. As provided in the underlying loan agreements, we reserve the right to accept the payment and deny the requested relief whether or not we return or refund such payments.

Loan Information

DISBURSEMENT DATE	ORIGINAL PRINCIPAL	UNPAID PRINCIPAL	INTEREST RATE	LOAN PROGRAM
09/06/06	\$ 10,576.00	\$ 2,732.29	8.500	PLUSLOAN
06/20/07	\$ 5,835.00	\$ 1,554.38	8.500	PLUSLOAN
02/27/08	\$ 5,963.00	\$ 1,665.35	8.500	PLUSLOAN